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GREATER HARTFORD'S BUSINESS NEWS www.HartfordBusiness.com

Fuel-cell makers strike out on major CT deals

By Matt Pilon
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Connecticut over the years has nurtured its fuel-cell industry perhaps more than any other state, offering policies and financial perks that have made the miniature power plants more economical to manufacture and purchase. But two major state clean-energy procurements, which failed to select fuel-cell projects, have revealed the potential limits of that support and dealt a setback to the industry.

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HBJ PHOTO | MATT PILON

Doosan Fuel Cell execs Sathya Motupally (left) and David Giordano say they are disappointed none of the company's energy projects were selected in two state energy procurements.

HBJ PHOTO | JOHN STEARNS

BRIDGING the DIVIDE

John Preysner Jr., 61, vice president and corporate attorney, at Henkel Corp., and Rebecca Coons, 27, a regulatory affairs specialist in the company, were mentee and mentor, respectively, in Henkel's reverse-mentoring program earlier this year, though not paired together.

CT businesses test reverse mentoring to narrow digital divide between Millennials, older workers/execs

By John Stearns
jstearns@HartfordBusiness.com

Reverse mentoring is helping some Connecticut companies do forward thinking when it comes to understanding the largely digital lives led by younger staff and customers and how that affects firms' businesses inside and outside office walls.

Reverse mentoring inverts the stereotypical vision of an experienced, older worker schooling a younger colleague. While that

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FOCUS: EMPLOYEE BENEFITS

Cost Controls

Find out various methods Connecticut employers are using to slow the increasing costs of health care. **PG.8**

Equal Housing Opportunity

Find out how Lynne Gillette's roots as an ardent civil rights and women's rights activist led her to open her own residential real estate brokerage business. **PG. 3**

Index

Gillette's real estate business started with push for equality

By Stan Simpson

Lynne Gillette said she got into the real estate business to empower people by allowing them to become homeowners.

Lynne Gillette remembers the long-ago encounter with a real estate agent like it was yesterday.

It was around 1970. Gillette and her family, including two children, were looking to buy a house in the Greater Hartford area. The agent said he found an ideal neighborhood, one with "no colored people or Jews" living there.

"It still takes my breath away," Gillette, now 75, says. "To think that anybody would have the audacity to make that assumption about people. … But, after all, we were white privileged people buying a home, so therefore [the agent thought] I would want to know that."

What the agent didn't know was that Gillette — born in 1941 in Syracuse, N.Y. — was an ardent civil rights and women's rights activist. She volunteered with the YWCA, whose goal was to eliminate discrimination.

The encounter with the agent served as an epiphany. "I felt if I could do anything personally [to promote equality], real estate seemed to be an answer," Gillette said. "My answer."

Stan Simpson

In the 1960s, she put herself through school, working as a secretary at Syracuse University by day, while attending classes there at night. She graduated in 1965 with a degree in business. Several years later, she moved to Connecticut.

Gillette earned her sales and brokers' license shortly after responding to an advertisement to train real estate agents. The initial experience was a troubling reminder of her interaction with the bigoted agent.

"I witnessed some agents talking on the phone with people who were interested in buying a home," Gillette recalled. "They took their name and number, and after they hung up the phone they tore up the card … because (the caller) had an accent, or they knew from talking to them that they were black. I was appalled."

In 1976, she opened Gillette Real Estate in Windsor. For the last 40 years, her mission has stayed the same.

"I didn't come into this business to make money," Gillette said. "My goal was really about empowering people. I made up my mind that whoever called me wanting to look for a home, I would do my best to get them a home. I didn't care if they were green. I love doing what I'm doing. And I think that's an important part of being happy."

> ▶ I felt if I could do anything personally [to promote equality], real estate seemed to be an answer. My answer.

When asked how many homes she has sold over the past four decades, Gillette laughed; she said it's like asking a pizza maker how many pies he's cooked over the years. The answer: A lot. "I never focused on the numbers. I focused on the individuals," she said.

The future of the Connecticut real estate market, Gillette said, is unpredictable. Increasing taxes, decreasing jobs and inclement weather have spurred residents to move out of state. The construction of upscale apartments in the state is on the rise, though, with interest from empty nesters who no longer want to pay property taxes; and young professionals who want to stay unencumbered and are willing to share rent with a roommate.

The foreclosure market remains a target for fix-and-flip investors. Racial bias, Gillette said, still exists in the industry, though not as profound as 40 years ago. These days, she said, agents mention phrases such as "the school system," as a way to steer clients to more homogenous neighborhoods.

Her journey in real estate has been beset

Continued ▶

PHOTO | STEVE LASCHEVER

Lynne Gillette

by setbacks and comebacks. About 25 years ago, Gillette filed for bankruptcy and lost her home. She concedes doing a poor job managing her money in the feast-or-famine world of her industry.

A spiritual woman, Gillette credits her faith with sustaining her through bankruptcy, bigotry, divorce from her first husband, the death of her second husband four years ago and a debilitating case of rheumatoid arthritis. The ailment has left her wheelchair-bound for the past 15 years, and with declining eyesight.

"I live in the moment," Gillette said. "I think it's so important to not live in fear. Acceptance is an important thing in life."

Despite suffering from rheumatoid arthritis, Lynne Gillette is not thinking about retirement from the real estate career she loves.

Her daily routine is aided by a driver and a personal assistant. Though encouraged that one of her grandchildren has expressed interest in real estate, Gillette is not thinking about retirement.

"I like the personal involvement," she said. "I like knowing the people. I like seeing them grow."

Her mission to empower others extends to her staff, as well as clients. Gillette speaks proudly about how her last three agents — all women — left to open their own real estate firms. Gillette Real Estate is now down to six agents, from a high of 10.

But the boss is hiring. ■

Stan Simpson is the principal of Stan Simpson Enterprises LLC, a strategic communications consulting firm. He is also host of "The Stan Simpson Show," which airs Saturday, 5:30 a.m., on Fox 61.

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REPORTER'S NOTEBOOK

RENDERING | CONTRIBUTED

A rendering of the Delamar Hotel in West Hartford's Blue Back Square, to open in early 2017.

W. Hartford clothier covets Delamar Hotel space

One of the Hartford region's oldest custom men's and women's clothiers is eager to swap its curbside West Hartford storefront for what it hopes will be more visible space inside the town's 114-room boutique hotel.

Connecticut Custom Clothing Co. is in talks, co-owner Bob DeGemmis says, with owners of the $20 million Delamar West Hartford Hotel about occupying ground-floor space when the six-story hotel opens next spring.

Connecticut Custom has occupied about 1,000 square feet at 1000 Farmington Ave. in West Hartford Center since relocating in 2005 from space in Glastonbury. The Delamar move would mean a smaller home, about 400 square feet, but visibility would be a premium, DeGemmis said.

"There will be a few hundred people walking by our store daily," said DeGemmis, whose grandfather, an Italian immigrant, opened his tailor shop in 1916 in Hartford before later settling in Glastonbury.

The shop moved to its West Hartford location about five years ago, said DeGemmis, who also has a satellite clothing store in Shelton.

DeGemmis said he is still negotiating with Stamford landlord Charles Mallory, who confirmed that DeGemmis is one of two tenants with whom Mallory is in active negotiations. Mallory declined to identify the other prospective tenant.

– Gregory Seay

CT venture activity continues 2016 slide

Venture activity in the state slowed again during the third quarter, mirroring a year-long trend in which investment in Connecticut startups has lagged significantly behind 2015.

Venture capitalists injected $23.9 million in Connecticut companies during the third quarter of 2016, down from $97.2 million in the year-ago period.

Overall, 9 Connecticut companies received funding during the July to September period, compared to 16 a year earlier, according to the latest MoneyTree report, a joint effort of PricewaterhouseCoopers and the National Venture Capital Association (NVCA), using data from Thomson Reuters.

Nationally, venture capitalists invested $10.6 billion in 891 deals in the third quarter of 2016. That investment total was down 32 percent from a year earlier, while deal count was down 11 percent.

Through the first three quarters of 2016, total venture capital funding is down 55 percent in Connecticut, while there have been 10 fewer deals.

East Hartford medical management software provider Actualmeds Corp. scored Greater Hartford's biggest venture deal during the third quarter, raising $1.25 million to expand its operations.

Farmington's Cornovus Pharmaceuticals Inc. was the only other Greater Hartford company to raise money, bringing in $983,000.

Most other companies that secured financing were from Fairfield or New Haven counties. Biohaven Pharmaceutical Holding Co. of New Haven recorded the biggest deal, raising $8.4 million.

– Greg Bordonaro

Top CT 3Q Venture Deals

Company	City	Amount
Biohaven Pharmaceutical Holding Co.	New Haven	$8,397,000
Epiep Inc.	New Haven	$4,818,000
Virmedica Inc.	Shelton	$3,000,000
Sustainable Real Estate Solutions Inc.	Trumbull	$2,575,000
eBrevia LLC	Stamford	$1,500,000
Actualmeds Corp.	East Hartford	$1,250,000
Cadenza Innovation Inc.	Oxford	$1,230,000
Cornovus Pharmaceuticals Inc.	Farmington	$983,000
P2 Science Inc.	Woodbridge	$150,000

SOURCE: PRICEWATERHOUSECOOPERS MONEYTREE REPORT, DATA: THOMSON REUTERS

BY THE NUMBERS

2.2M

The number of New Englanders who were expected to travel over the Thanksgiving holiday weekend, up 2.4 percent over last year and the largest number of travelers since 2005, according to AAA.

$31.5M

The price Sacred Heart University has agreed to pay to purchase General Electric's 66-acre former global headquarters in Fairfield.

10%

The percentage cut Gov. Dannel P. Malloy has told all state agencies to make in discretionary spending as the state grapples with a $1.5 billion deficit for fiscal 2017-18.

20.3%

The percentage of Greater Hartford homes sold via cash sale in August, a 4.2 percentage point decrease from the year-ago period, according to CoreLogic.

TOP 5 MOST READ

on HartfordBusiness.com

- Hartford ballpark surety insurer sues former developer
- Sacred Heart to buy former GE HQ for $31.5M
- Investor sues Alexion in class action case
- Ten small businesses in Hartford share in $75K grants
- Mohegan Sun's $139M Earth Tower now open

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PHOTO | HBJ FILE

Workers shown earlier this year building out a grandstand at Dunkin' Donuts Park.

TOP STORY

Hartford ballpark surety insurer sues former developer

The Arch Insurance Co. has filed a federal lawsuit against the former Hartford ballpark developer to recover what it describes as more than $8.4 million in losses as it pursues completion of the stadium.

Arch last week sued Centerplan Development Co. of Middletown, the former developer of the Dunkin' Donuts ballpark, along with a host of related development companies associated with Centerplan CEO Robert Landino, over liability the surety insurer says it has incurred with respect to the ballpark.

Centerplan was the original developer of the Hartford minor-league baseball stadium, which didn't open on time this year, forcing the Yard Goats to play their inaugural 2016 season entirely on the road. Centerplan was eventually fired as the stadium developer by Hartford Mayor Luke Bronin following construction delays and cost overruns.

Arch in mid-October signed an agreement with the city of Hartford to complete the stadium, and said it had hired Baltimore-based Whiting-Turner Contracting Co. to finish the job.

ECONOMY

Judge blocks new OT protection rule

A federal judge has delayed implementation of a U.S. Department of Labor rule to expand overtime protections to millions of workers.

U.S. District Judge Amos Mazzant of the Eastern District of Texas decided last week that a rule put forward under the Obama administration to extend mandatory overtime pay to more than 4 million workers is unlawful. In doing so, Mazzant granted 21 states and the U.S. Chamber of Commerce a nationwide temporary injunction, according to published reports.

Set to take effect Dec. 1, the rule would have doubled to $47,500 the maximum salary a worker can earn while being eligible for mandatory overtime pay. Connecticut was not part of the lawsuit but would be affected by the change.

Gov. Dannel P. Malloy, a Democrat, expressed disappointment over the action, saying any delay in expanding overtime protections is misguided. If implemented, Malloy said, the overtime rule would boost wages for workers by $12 billion over the next decade.

Business groups in Connecticut and across the country were largely opposed to the new overtime rule, arguing it would be too costly for employers.

Report: 'Temporary' casino could buffer CT from MGM Springfield

A report commissioned by a would-be developer of a third casino in Connecticut indicates a "temporary" casino in Greater Hartford could help stem the losses projected when MGM Springfield opens in the fall of 2018.

This past October, an estimate from the state's Office of Fiscal Analysis indicated Connecticut could lose as much as $68.3 million a year in revenue starting in fiscal 2019, once the MGM Springfield casino is open for business.

In a detailed analysis provided by letter to Tony Ravosa, managing member of Silver Lane Partners, which is proposing an East Hartford casino, CBRE Inc. of Philadelphia estimates that a temporary Hartford-area casino housing 1,250 slot machines would yield a total "year one" slots win of $148.3 million, with $37.1 million being returned to the state through the 25 percent gaming tax.

Approximately 83 percent of the $148 million would be displaced revenue from the two existing Tribal casinos, Mohegan Sun and Foxwoods Resort Casino, with the remainder — 17 percent, or $25.2 million — derived from new "incremental gaming win." The new money would come from new patrons from central and western Connecticut, western Massachusetts, and overnight hotel guests in the Greater Hartford region, CBRE reports.

CTNext launches growth company grants program

State-backed entrepreneurial program CTNext said it has launched a $25,000 grant program to bolster startups with high growth potential.

The Growth Company Grants Program will offer backing for strategic projects and customer acquisition, according to Connecticut Innovations, which oversees CTNext.

Project funds of up to $25,000 per company can be used for, but, are not limited to, sales assistance, marketing, strategy, organizational development, technology assistance, bid assistance and beta testing. Recipients will be required to match one-third of the grant with their own funds.

HEALTH CARE

Cigna seeks pledge from medical groups to help curtail opiod use

Bloomfield insurer Cigna is asking medical practices to help lower customers' opioid use by 25 percent within three years by signing a pledge to reduce opioid prescribing and to treat opioid-use disorder as a chronic condition.

So far, seven medical groups have signed on, according to the insurer.

Initially, the company is asking the large medical groups that participate in its Cigna Collaborative Care arrangements to adopt the Cigna pledge, which dovetails with the U.S. Surgeon General's "Turn the Tide" pledge and the Centers for Disease Control and Prevention's (CDC) opioid prescribing guidelines.

The 160 Cigna Collaborative Care medical groups, which collectively encompass more than 82,000 doctors, will also be asked to commit to taking a specific action to reduce opioid use while improving pain management and substance-use treatment where appropriate. Progress will be tracked as part of the quarterly reviews.

REAL ESTATE

Greater Hartford cash sales declined in August

Cash property sales declined to 20.3 percent of all homes sold in the Greater Hartford region in August, a 4.2 percentage point decrease compared with the same month last year, CoreLogic reported last week.

That's well below the 31.1 percent national rate, which fell 1.5 percentage points in August compared with the same time a year ago, the property analytics firm said.

Total cash sales include distressed property sales and real-estate-owned sales.

Prior to the housing crisis, the cash sales share of total home sales across the U.S. averaged approximately 25 percent. If the cash sales share continues to fall at the same rate it did in Aug. 2016, the share should hit 25 percent by mid-2019.

MANUFACTURING

East Granby firm lands $96K naval air systems contract

An East Granby aerospace company has been awarded a $96,000 contract to make on-board battery power systems to support the Navy's Air Warfare Center aircraft.

Awarded by the U.S. Naval Air Systems Command, the contract will require Joining Technologies Inc. to deliver prototypes developed using its expertise in metallurgy, laser welding, machining and supply chain management, the company said.

Joining Technologies' senior program manager, Jay Drew, said the company's assignment will result in greater efficiencies for U.S. naval aviation operations globally.

GOVERNMENT & POLITICS

CT, U.S. firms call on Trump to address climate change

The Hartford, Trinity Health and Connecticut's pension funds are among more than 400 signers of an online-pitch to President-elect Donald Trump to back the Paris Climate Agreement.

Trinity Health is the parent company of Hartford-based St. Francis Hospital. The Connecticut Retirement Plans and Trust Fund is also on the list.

The letter, entitled "Business Backs Low-carbon USA," is also addressed to Congress, global leaders and outgoing President Barack Obama.

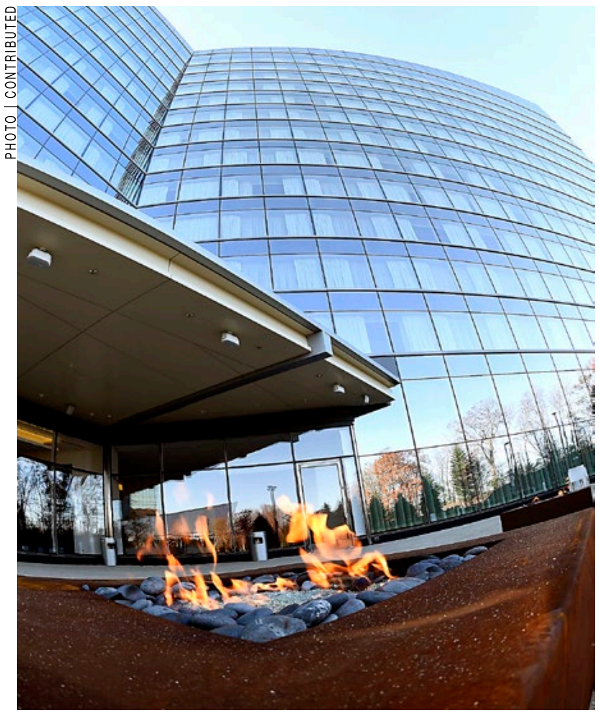
In affirming the effort to combat climate change, the letter states that those signing it "want the U.S. economy to be energy efficient and powered by low-carbon energy.... Failure to build a low-carbon economy puts American prosperity at risk."

The letter writers target a goal of the agreement, which aims to limit the global temperature rising below 2 degrees Celsius.

In his campaign and since being elected, Trump has indicated he does not anticipate working toward reversing global warming and in published reports called climate change a "hoax" perpetrated by the Chinese.

HOSPITALITY & TOURISM

PHOTO | CONTRIBUTED



An outside look at Mohegan Sun's new Earth Tower hotel.

Mohegan Sun's $139M Earth Tower now open

Mohegan Sun's $139 million Earth Tower — the Uncasville's casino's second hotel — has opened.

Featuring 400 rooms and 242,000 square feet, the hotel had been put on hold in 2008 because of the recession, but General Manager Ray Pineault and Mohegan Tribal Chairman Kevin Brown recently celebrated its opening.

"For us," said Brown, "this new hotel does represent the ability to have more room nights and stays, right here at the casino and that has already, just in these early days, proven itself out with the demand that has been placed on this new hotel."

He also stressed the value to the state, since it represented 2,000 construction jobs and now 200 permanent jobs.

Gov. Dannel P. Malloy and other state leaders and lawmakers attended the opening ceremony.

Modeled after the original Sky Tower, the Earth Tower was designed by architects Kohn Pederson Fox Associates.

CT Tourism Office promoting winter escapes

The Connecticut Office of Tourism is promoting new as well as tried-and-true wintertime outing options as it seeks to boost traffic in Connecticut.

Some of the new destinations the state is pushing include the Earth Tower at Mohegan Sun, Hotel Zero Degrees in Danbury, and the Spicer Mansion in downtown Mystic. There's also a Connecticut Spirits Trail, the state's newest specialty trail featuring craft distilleries and tasting rooms across Connecticut. In addition to these offerings, the state is promoting overnight stays, "must-do" visits, cabin-fever relievers, indoor escapes and romantic getaways.

Guy Fieri opens restaurant at Foxwoods

Guy Fieri's Foxwoods Kitchen + Bar opened Nov. 25 at Foxwoods Resort Casino.

Fieri is a chef, author and host of Food Network's show "Diners, Drive-Ins and Dives." The new restaurant where he will be featured is located on the casino level of the Grand Pequot Tower. It opens at 11 a.m.

Fieri's American-style restaurant will have menu highlights that include his famous trash can nachos, BBQ Bahn Mi, bacon mac-n-cheese burger, and lobster agra diavolo.

The 9,800-square-foot venue, which seats 258, is conceived by Peter Niemitz of Niemitz Design Group and features an open kitchen with large wood ceiling beams, floor-to-ceiling windows, custom furniture and a modern rustic feel.

WHAT'S AHEAD:

- 12/5 Focus: **Health Care Heroes**
- Nonprofit Profile: **Our Piece of the Pie**

CALENDAR

TUESDAY, DEC. 6

Work It Connecticut!

Scott Semple

The Connecticut Business and Industry Association is hosting a "Work it Connecticut!" event that will discuss the challenges and opportunities, as well as creative strategies for building and sustaining talent in the face of an aging workforce.

The Dec. 6 event will run from 7:30 a.m. to noon at the Infinity Music Hall in Hartford. The event will feature a dozen speakers who will talk about how employers and educators are recruiting future workers in the state's leading industries, as well as tips from Connecticut Commissioner of the Department of Correction, **Scott Semple**, about best practices for hiring ex-offenders.

Cost to attend is: $50 for members, $75 for nonmembers.

For more information or to register go to: https://www.cbia.com/

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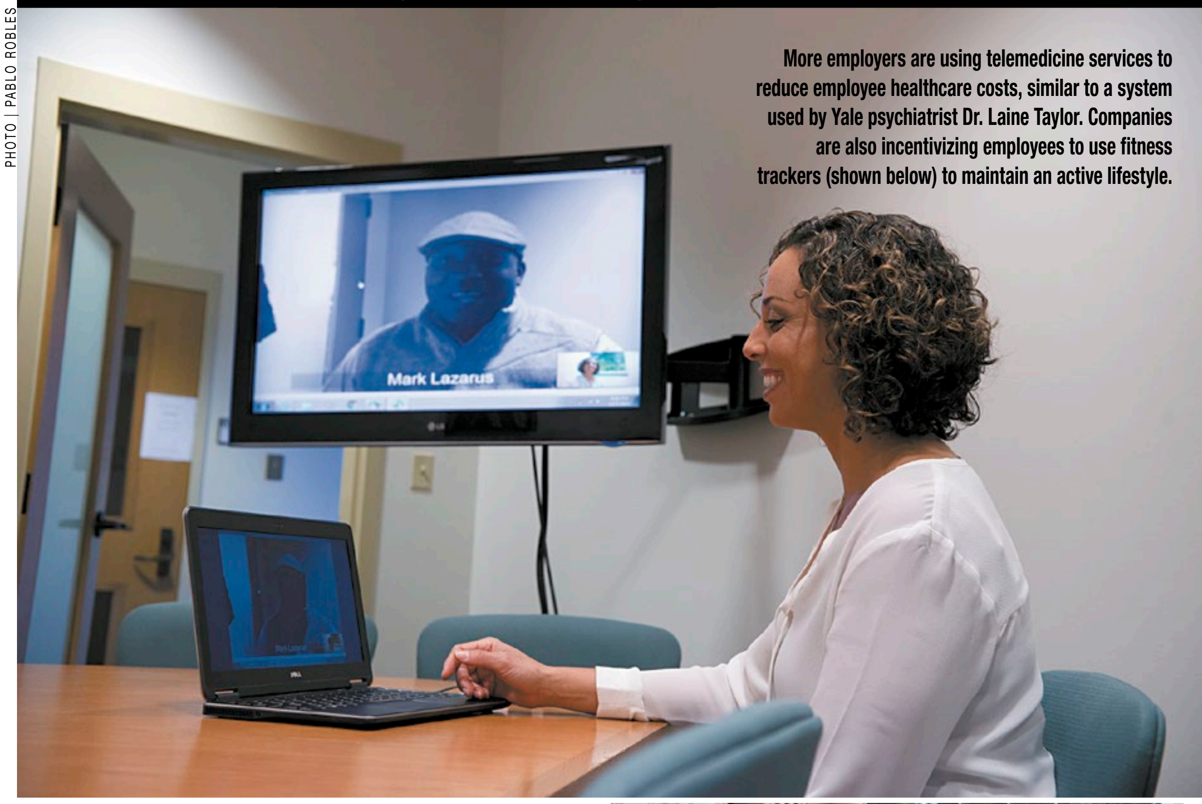

More employers are using telemedicine services to reduce employee healthcare costs, similar to a system used by Yale psychiatrist Dr. Laine Taylor. Companies are also incentivizing employees to use fitness trackers (shown below) to maintain an active lifestyle.

PHOTO | CONTRIBUTED

Employers slow healthcare costs with innovative plan designs

By John Stearns
jstearns@HartfordBusiness.com

The total health benefit cost per employee increased an average of just 2.2 percent this year in Connecticut as more employees moved into high-deductible consumer-directed health plans (CDHPs), according to an annual survey by a global health and benefits consultant encouraging employers to drive transformative change in health care.

Dawn O'Shaughnessy, health and benefits leader, Mercer's Hartford office

Mercer, which has an office in Hartford, said this year's mild increase mirrored a nationwide trend, in which U.S. employers experienced the smallest rate hikes since 2013 and, before that, since 1997. It added that Connecticut employers are predicting a 3.8 percent increase in premiums next year, as they try to hold down costs by adding a CDHP, switching carriers or changing plan design. The moderate rate hikes run counter to double-digit increases in premiums next year on public exchanges, including Access Health CT.

The disparity speaks to the exchanges' more challenging risk pool with greater healthcare needs versus the pool for employers, who've been educating employees for years on being better healthcare consumers and whose risk pool is well understood, said Dawn O'Shaughnessy, health and benefits leader for Mercer's Hartford office.

While employers have launched a number of initiatives to help control costs, from HDHPs with lower monthly premiums than PPOs to accompanying Health Savings Accounts (HSAs), lower-cost telemedicine and other incentives, Mercer sees greater opportunity for employers to move the cost pendulum long term, O'Shaughnessy said.

"Mercer has a much larger point of view on all of this in that we really feel there's got to be a transformation," she said. "What we continue to see is cost-shifting. Even high-deductible health plans with Health Savings Accounts, it's a cost-shift. You're putting more onus on the employee. You're giving them a great tax-advantage account (HSA), to build for future healthcare expenses, but at the end of the day, employers know cost-shifting is a short-term solution. There's going to be a point where we can't continue to cost-shift."

Employers have the greatest potential to transform the system because they provide coverage to a large percentage of the population, O'Shaughnessy said. Mercer believes employers can affect change four ways: pay for care with the best value; point employees to the highest-quality provider for the right condition; personalize employees' healthcare experience; and embrace disruption by continuing to do new things.

On the first item, providers should be reimbursed based on value and quality of their services, not volume, and employers can design their programs to impact that hugely, she said of value-based pricing.

Second, to help guarantee quality outcomes, some large, self-funded employers are contracting directly with health systems to funnel all their employees there for guaranteed value and quality outcomes. Similarly, some employers are requiring employees needing certain high-cost treatments for procedures like transplants or complex cancer cases to use a particular facility — even out of state with all travel covered — if data

Continued

2016 average total health benefit cost per employee, all employers

Nation: $11,920, up 2.4 percent from 2015.

Connecticut: $13,910, up 2.2 percent.

2016 percentage of all covered employees enrolled in a high-deductible consumer-directed health plan (CDHP)

Nation: 29 percent.

Connecticut: 44 percent.

SOURCE: MERCER NATIONAL SURVEY OF EMPLOYER-SPONSORED HEALTH PLANS

EXPERTS CORNER

New guidance clarifies employer-provided leave for disabled workers

By Shel Myers

Are you an employer confused about when you may need to provide leave to a disabled employee as a reasonable accommodation under the Americans with Disabilities Act (ADA)?

You are not alone.

The U.S. Equal Employment Opportunity Commission (EEOC), the federal body that enforces the ADA, recently issued some guidance meant to clarify this topic.

Shel Myers

As you may be aware, the ADA "prohibits discrimination on the basis of disability in employment and requires that covered employers (employers with 15 or more employees) provide reasonable accommodations to applicants and employees with disabilities that require such accommodations due to their disabilities.

"A reasonable accommodation is, generally, any change in the work environment, or in the way things are customarily done, that enables an individual with a disability to enjoy equal employment opportunities. That can include making modifications to existing leave policies and providing leave when needed for a disability, even where an employer does not offer leave to other employees."

This topic is unquestionably complicated and fraught with landmines. Here are the key points directly from the EEOC's latest publication on the topic that every effected employer should understand to avoid substantial liabilities.

• If an employer receives a request for leave for reasons related to a disability and the leave falls within the employer's existing leave policy, it should treat the employee requesting the leave the same as an employee who requests leave for reasons unrelated to a disability. Employers do have the right to request a doctor's note to substantiate the need for any such leave requested, as long as all employees are required to provide such documentation.

• An employer must consider providing unpaid leave to an employee with a disability as a reasonable accommodation if the employee requires it, so long as it does not create an undue hardship for the employer. An employer may not penalize an employee for using leave as a reasonable accommodation.

• The ADA requires that employers make exceptions to their policies, including leave policies, in order to provide a reasonable accommodation. Although employers are allowed to have leave policies that establish the maximum amount of leave an employer will permit, they may have to grant leave beyond this amount as a reasonable accommodation to employees who require it because of a disability, unless the employer can show that doing so will cause an undue hardship.

• Many employers, especially larger ones and those with generous maximum leave policies, may rely on "form letters" to communicate with employees who are nearing the end of leave provided under an employer's leave program. These letters frequently instruct an employee to return to work by a certain date or face termination or other discipline.

• Employers can require employees who seek leave for a disability to provide information from their doctors and authorization to enable the employer to communicate with their doctors in order to evaluate the request for leave. Typically, the medical information that an employee can be required to provide would be: (1) the nature of the condition for which leave is sought; (2) the specific reason(s) for the leave (i.e., surgery, adjustment to medication, etc.); (3) the nature and duration of the leave requested (i.e., whether it is every day for three months or intermittently for one to two days over certain weeks); and (4) when the need for leave ends.

• If an employee returns from a leave of absence with restrictions from his or her doctor, the employer may ask why the restrictions are required and how long they may be needed, and it may explore with the employee and his doctor (or other healthcare professional) possible accommodations that will enable the employee to perform the essential functions of the job consistent with the doctor's recommended limitations.

• Requiring an employee to be 100 percent healed or recovered before returning to work may not be allowed under the ADA if the employer has an existing position for which the employee could perform within

Continued

Healthcare Costs

show that facility offers the best outcome and if employees want the costs fully covered. O'Shaughnessy already sees Hartford area employers sending employees to facilities like the Cleveland Clinic.

Employers can build their programs so that certain higher-cost services are only covered at key quality health systems, O'Shaughnessy said. Or, employers can allow treatment closer to home, for example, but at lower reimbursement versus 100 percent coverage at a facility the employer deems a center of excellence. It's not meant to be a penalty, but a reward for using the facility deemed best quality for that condition, she added.

That's already occurring and she expects to see more of it.

Mercer also encourages employers to continue using tactics to personalize employees' interaction with health and well-being programs to keep them engaged with their health on a daily basis. About a third of large employers (at least 500 employees) encourage employees to track physical activity with wearable devices and more than half provide employees with a health advocacy service.

Some provide a health advocate to help members find the right healthcare provider, compare costs and resolve claims problems, and who will stay in touch throughout a care episode to provide support as needed, Mercer said.

On embracing disruption, O'Shaughnessy said, "We're seeing employers do a lot of things that a couple of years ago they would have never done."

That goes beyond driving employees to specific facilities for certain conditions or contracting directly with healthcare systems.

More employers are engaging with the hundreds of vendors that have emerged in recent years, from telemedicine to niche services for sleep disorders, infertility, diabetes and more — vendors who claim their narrow focus benefits patients.

"We are seeing this explosion of vendors of technology, of creative outside-the-box thinking and we are seeing employers engage with these vendors, wellness vendors for example, where they are driving walk-in competitions, and they are gamifying health care," O'Shaughnessy said.

Mercer, though, isn't just working with employers to drive down healthcare costs, she said.

"We are now looking at … driving the whole concept of bringing your best self to work," she added.

That includes looking at stress, which has a significant impact on health, and addressing the causes of stress, such as financial concerns.

"We are now looking all the way at the root cause of financial distress, rolling out solutions to that as a long-term solution and impact driver to health care," O'Shaughnessy said. "And so we have to think so far outside the traditional medical box."

Short-term options

Among short-term, cost-containment solutions, telemedicine is growing in popularity, O'Shaughnessy said. Among large employers, 59 percent offered telemedicine this year, up from 30 percent last year and 18 percent in 2014, Mercer's survey showed.

The typical charge for a telemedicine visit is $40 vs. $125 for an office visit, Mercer reported.

Mercer also is seeing more employers consider spousal surcharges to motivate employees' spouses who may have coverage available through their own employer to use that instead.

Another trend is smoking surcharges, which employers can use to motivate smokers to consider quitting. A smoker can achieve a nonsmoker rate by enrolling in a smoking-cessation program, even if they're not successful in quitting.

Mercer's survey also shows 61 percent of large employers offered a high-deductible plan, or CDHP, this year, a number expected to rise to 72 percent by 2019.

The Phoenix Cos. in Hartford, which is self-insured, is among those offering one.

"Phoenix was able to hold down overall employee-benefit costs for 2017 through a combination of plan design changes and direct incentives for employees to switch from a traditional PPO plan to a high-deductible health plan that allows them to establish a Health Savings Account (HSA)," Suzette Louro, second vice president, corporate benefits for The Phoenix, said via email. "Our employees have been responding positively to the lower upfront costs of the high-deductible plan and the tax advantages they can get from an HSA."

Nearly a third of all covered employees in the Mercer survey, or 29 percent, enrolled in a CDHP this year, up from 25 percent in 2015 and 3 percent a decade ago.

Part of the move toward CDHPs is to raise awareness about the true cost of what services and medications cost, O'Shaughnessy said. Employers help by pointing employees to price transparency tools to see costs per provider, allowing them to be smarter healthcare consumers. ■

Experts Corner

any medical restrictions, unless temporarily placing that employee in such position would cause an undue hardship.

Can an employer deny a request for a leave of absence?

Yes. When assessing whether to grant leave as a "reasonable accommodation," an employer may consider whether the leave would cause an undue hardship for the business. If it can be shown that a requested leave would cause a hardship, an employer does not have to grant the requested leave.

According to the EEOC, in determining whether providing leave would result in undue hardship an employer may consider the following points:

- The amount and length of leave required;
- The frequency of the leave;
- Whether there is flexibility with respect to the days on which leave is taken;
- Whether the need for intermittent leave on specific dates is predictable or unpredictable;
- The impact of the employee's absence on coworkers and on whether specific job duties are being performed in an appropriate and timely manner;
- The impact on the employer's operations and its ability to serve customers/clients appropriately and in a timely manner, which takes into account, for example, the size of the employer. ■

Shel Myers is a partner at the labor and employment law firm of Kainen, Escalera & McHale in Hartford.

THE LIST

Largest employee-benefits consultants in Greater Hartford

(Ranked by number of local licensed employee-benefits consultants as of October 2016)

Rank	Company	Local licensed consultants/ Total	Local employees/ Total	Insurance/ Investment services	Services offered	Top local executive(s)	Year founded
1	**USI Consulting Group** 95 Glastonbury Blvd. Glastonbury, CT 06033 860-633-5283; www.usicg.com	76 136	212 4,400	Y Y	401(k) and defined contribution, defined benefit and actuarial, health and welfare administration, consulting and brokerage, underwriting, analytical, wellness, investment strategies, regulatory and compliance, employee communications and enrollment	Bill Tremko President	1975
2	**Acrisure LLC** (1) 40 Corporate Ave. Plainville, CT 06062 860-351-0100; www.myhcg.com	42 (2) 2,395	135 2,724	Y N	Employee-benefit consulting, broker services, compliance, wellness programs, third-party administration for Section 105, 125 & 132 plans, property and casualty	Brien F. Beakey President	1996
3	**Milliman Inc.** 80 Lamberton Road Windsor, CT 06095 860-687-2110; www.milliman.com	30 740	75 3,200	N N	Consulting services for employee benefits, investment, compensation, health, life, financial, property and casualty	Althea A. Schwartz Principal, consulting actuary	1947
4	**The Segal Group** 30 Waterside Drive, Suite 300 Farmington, CT 06032 860-678-3000; www.segalco.com	28 965	28 965	Y Y	Actuarial, benefits, compensation and human-resources consulting	John Flynn Sr. vice president and East regional manager	1939
5	**PASI LLC** 231 Farmington Ave. Farmington, CT 06032 860-284-6880; www.pasiusa.com	27 27	29 30	N Y	Consulting, design and administration of 401(k), 403(b), 457, non-qualified, cash balance and defined benefit, plan benchmarking services, education and communication, record-keeping support and payroll services	Ron Fishman David Wetsman Principals	1996
6	**OneDigital Health and Benefits** (3) 5 Batterson Park Road, Suite 1 Farmington, CT 06032 860-409-7200; www.onedigital.com	25 NA	40 NA	Y N	Plan and risk management, regulatory compliance, plan design, medical-management evaluations, financial analysis and reporting, benchmarking, technology solutions, customized workforce health programs, eligibility and enrollment administration	Brian Driscoll regional managing principal	2002
7	**Pension Consultants Inc.** 74 Batterson Park Road Farmington, CT 06032 860-676-8000; mypensionconsultants.com	22 22	33 33	N N	Administration and consulting for 401(k) and all types of defined-contribution plans, in-house actuarial for defined-benefit and cash-balance plans	Michael J. Roach William J. Anastasiades Frank P. Rossi Partners	1971
7	**Willis Towers Watson** 10 State House Square, 11th Floor Hartford, CT 06103 860-278-1320; willistowerswatson.com	22 NA	150 39,000	Y Y	Brokerage and consulting services	John Lyon Managing partner	1828
9	**Mercer Health and Benefits** 20 Church St. Hartford, CT 06103 860-723-5770; www.mercer.com	21 16,000	21 20,000	Y Y	Brokerage, consulting, outsourcing, investments, strategic program development and implementation, private active and retiree exchange solutions	Dawn O'Shaughnessy Principal, Hartford office business leader	1937
10	**Hooker & Holcombe** 65 LaSalle Road West Hartford, CT 06107 860-521-8400; www.hhconsultants.com	19 19	68 68	N Y (4)	Independent consulting and administrative services for defined-benefit and pension outsourcing, defined-contribution third-party administration and record-keeping services, institutional investment advisory services and individual wealth management services	Richard S. Sych President	1956
11	**Schuster Driscoll LLC** 135 South Road Farmington, CT 06032 860-409-7520; schusterdriscoll.com	18 19	25 26	Y Y	Brokerage and consulting firm in the areas of employee benefits, institutional co-fiduciary retirement services and human resources (5)	Rollin G. Schuster President	1989
12	**C.M. Smith Agency Inc.** 100 Pearl St. Hartford, CT 06103 860-990-6400; www.cmsmith.com	16 16	22 22	Y Y	Employee-benefit consulting and broker services, insurance and retirement services, data analytics, healthcare captive, compliance and wellness programs	John F. O'Connell President	1974
13	**eBenefits Group Northeast LLC** 30 Mill St. Unionville, CT 06085 860-675-4227; ebenefitsgroup.com	15 15	16 16	Y Y	Full-service employee benefits	Stephen J. Repka II Managing principal	1995
13	**Smith Brothers Insurance LLC** 68 National Drive Glastonbury, CT 06033 860-652-3235; smithbrothersusa.com	15 17	136 141	Y Y	Independent insurance and financial services agency, business and personal insurance, employee benefits, surety, 401(k) and risk management	Kimberley S. Connolly Executive vice president	1971
15	**Fiduciary Investment Advisors LLC** 100 Northfield Drive, 4th Floor Windsor, CT 06095 860-683-1187; www.fiallc.com	14 17	55 59	N Y	Institutional investment advisory and co-fiduciary services for 401(k), 403(b) and defined-benefit plan sponsors, nonprofits and private clients	Mark Wetzel President	2006
16	**Robert Hensley & Associates** 10 Avon Meadow Lane, Suite 1 Avon, CT 06001 860-678-1090; hensleyassociates.com	10 10	13 13	Y Y	Employee benefits including medical, dental, life, short- and long-term disability and long-term care insurance, 401(k), retirement plans, asset management and individual insurance	Robert S. Hensley Managing member	1991
17	**May, Bonee & Walsh** 180 Glastonbury Blvd. Glastonbury, CT 06033 860-430-3700; mayboneewalsh.com	8 8	12 12	Y Y	Independent insurance and financial planning agency offering employee and executive benefits including medical, dental, life, long- and short-term disability, long-term care and 401(k) employee retirement plans	Edwin H. May, III Philip M. Bonee Partners	1985
18	**Benefit Resource Group LLC** 930 Meriden Waterbury Turnpike, Suite 2A Plantsville, CT 06479 860-426-1602; benefit-resource-group.com	7 7	11 11	Y Y	Independent employee-benefits broker and consultant offering health, dental, life, group disability and retirement services	Edward J. Rapacky III President	1991
19	**Professional Business Insurers** 62 LaSalle Road West Hartford, CT 06107 860-233-1171; www.pbiins.com	6 6	10 11	Y Y	Employee-benefit plans and financial services	Richard Gutcheon President	1987
20	**Benefits Plus Inc.** 20 Tower Lane Avon, CT 06001 860-321-7964; www.benefitsplus.com	4 10	3 13	Y Y	Design, sell and service medical, dental, life, disability pension, 401(k), 403(b) plans, enrollment services for worksite benefits and human-resource outsourcing	James W. Weiss President	1985
21	**First Insure Inc.** 270 Farmington Ave. Farmington, CT 06032-1909 860-677-5400; NA	1 4	1 2	Y N	Supplemental-benefit programs via payroll deduction, professional counseling for benefit explanations, appropriate elections and personal questions	Douglas W. Clark President	1983
21	**Odyssey Advisors Inc.** 11 Hayward Ave., Building 4 Colchester, CT 06415 860-537-9080; odysseyadvisors.com	1 1	6 7	Y N	Actuarial and pension consulting, GASB 45 valuation and consulting, third-party administration for 401(k) plans, defined-benefit and contribution plans, health and welfare brokerage, administration and more	Parker Elmore President, CEO and actuary	1998

Source: Each company via survey.
(1) The Health Consultants Group of Plainville became a subsidiary of Michigan-based Acrisure LLC in May 2016.
(2) Figures include The Health Consultants Group of Plainville and Cheshire's HD Segur.
(3) Formerly Ovation, A Digital Benefit Advisors company.
(4) Institutional investment advisory and individual financial planning.
(5) Founder of TANGO, a nonprofit organization providing affinity insurance and risk-management services specifically designed for the nonprofit sector.
—Compiled by Stephanie R. Meagher.

To view the full list, please visit HartfordBusiness.com

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EXPERTS CORNER

New OSHA rules = no more secrets

By Dustin Boss and Randy Boss

Earlier this year, the U.S. Occupational Safety and Health Administration (OSHA) changed the way the workplace injury game is played. And there are many who believe the playing field was definitely tipped in OSHA's direction.


Dustin Boss

With the sweep of a pen, new regulations were implemented where OSHA will require employers to submit detailed annual reports of workplace injuries and illnesses for publication online on a public website. Think of this site as a kind of cyber-clothesline, where all your dirty laundry will now be hung up for all to see.

This is the same information that employers were already collecting and typically revealed to OSHA only during inspections or surveys.

OSHA says its intent behind the new regulations isn't malicious or to cause harm to businesses. According to Dr. David Michaels, the assistant secretary of labor for OSHA, "Our new rule will 'nudge' employers to prevent work injuries, to show investors, job seekers, customers and the public they operate safe and well-managed facilities."

Up until now, OSHA had only been able to access 1 percent of all workplace injury reports, mostly through audits and surprise inspections. But what they really wanted and needed was the remaining 99 percent, so they came up with a plan where instead of OSHA trying to find the infractions, employers would now be required to report all incidents.


Randy Boss

It's a classic example of, if you aren't catching enough fish on your next trip out on the lake, come up with a way to have all the fish in the lake actually jump into the boat "voluntarily."

For those not already up on the new regulations, the new rule provisions on reporting, which take effect on Jan. 1, 2017, require various employers (based on establishment size) to submit injury and illness data electronically to OSHA.

Establishments with over 20 employees in specified "high-risk industries," such as agriculture, utilities, construction and manufacturing industries, must submit their Form 300A by July 1 in 2017 and 2018, and by March 2 every year thereafter.

For those with over 250 employees, OSHA is requiring these establishments to submit information from their 2016 injury and illness recordkeeping Form 300A by July 1, 2017 as well. However, the following year, these employers are also required to submit information from all 2017 forms (300A, 300, and 301) by July 1, 2018. Beginning in 2019 and for every year thereafter, the information must be submitted by March 2.

The rule also invokes penalties for employers that take actions deemed as retaliation against employees who report accidents. These rules go into effect Aug. 1, 2017, but OSHA isn't enforcing them until Nov. 1, 2017. These rules will be tough for employers that have safety incentive programs or that require drug testing of each employee after an accident.

Requiring drug tests for those with job-related injuries also could be seen as pressure not to report an accident. Understandably, many employers are concerned with the provisions of OSHA's new rule, claiming drug testing after an accident occurs is a critical tool to keep their organization safe.

OSHA agrees, but states employers can't use drug testing (or the threat of drug testing) as a form of adverse action against employees who report injuries or illnesses.

The new OSHA regulations stress the need for a balanced approach, one that requires employers to limit post-incident testing to situations in which employee drug use is likely to have contributed to the incident, and for which the drug test can accurately identify impairment abuse by using the drugs.

For example, per OSHA, it would not be a reasonable request to drug test an employee who reports a bee sting, a repetitive strain injury or an injury caused by a lack of machine guarding or tool malfunction.

Employers need not specifically suspect drug use caused an accident before implementing testing, but the reporting employee should at least suspect a reasonable possibility that drug use was in play and a contributing factor in the reported injury or illness, before an order is given for drug testing.

That being said, we recommend employers take the following steps:

1. Update your injury and illness reporting procedures.
2. If you do not have an injury and illness reporting procedure, it is important to create one.
3. Revise your post-injury drug testing policy to eliminate automatic post-injury drug testing and replace it with a policy that requires an individual assessment of each employee and accident.
4. Train supervisors on how to identify impaired employees and how to document any incidents that may trigger OSHA reporting. ■

Dustin Boss and Randy Boss are Certified Risk Architects with Ottawa Kent Insurance in Jenison, MI.

from page 1

Fuel-cell projects lose out on price

The Department of Energy and Environmental Protection (DEEP) last month notified winning bidders in the state-run energy programs, which are expected to lead to the purchase of nearly 800 megawatts of clean-power generation by utilities in Connecticut, Massachusetts and Rhode Island, helping each state reach toward their renewable-energy goals.

Solar developers that bid into the request for proposals (RFP) were the main winners in the selection process, while about a dozen proposed fuel-cell projects were left on the sidelines. That includes bids involving South Windsor's Doosan Fuel Cell, Danbury's FuelCell Energy and California's Bloom Energy — some of the largest manufacturers of stationary fuel cells in the world.

State officials said the fuel-cell bids were more expensive compared to other proposals, and could have led to higher energy prices for individual and business consumers at a time when the state's high energy prices are already a major concern.

The results represent a blow for an industry that has steadily gained traction, particularly in Connecticut, California and New York, but has struggled to turn a profit.

Connecticut fuel-cell manufacturers viewed the state procurements as unique opportunities to capture significant new business and revenues. The RFPs offered the rare chance to build large fuel-cell plants, whose power could be sold to utilities under long-term contracts.

Traditionally, Connecticut incentives have focused on smaller fuel-cell projects with generating capacities of only several megawatts.

FuelCell Energy, to which the state has pledged as much as $30 million in loans and tax credits to expand its Torrington factory, hoped to sell and service 63 megawatts of its fuel cells to a proposed development in Beacon Falls.

Instead, FuelCell's share price plummeted 28 percent when it announced Oct. 25 that the project had not been selected as part of the RFP process. Its shares have not recovered since, and the Beacon Falls project's viability now remains in question.

"If you want a clean-energy economy, you've got to focus on the economy side of it, as well as clean energy," FuelCell Vice President Frank Wolak said during a panel discussion this month in Hartford hosted by the Northeast Electrochemical Energy Storage Cluster (NEESC).

Meanwhile, four bids involving privately-held Doosan could have grown the South Windsor company's Connecticut installations to more than 50 megawatts, an increase of approximately five-fold. None were selected.

HBJ PHOTO | MATT PILON

PHOTO | HBJ FILE

Fuel-cell company execs discussed their industry outlooks this month in Hartford. (Right) A Doosan fuel cell in Hartford.

"Connecticut saying 'we're the world capital of fuel cells and not supporting fuel cells is very disappointing,' " Sathya Motupally, Doosan's chief operating officer, said at the NEESC conference.

Motupally's comments came shortly after Gov. Dannel P. Malloy addressed attendees at the Nov. 17 event, explaining that DEEP's evaluation team determined the fuel-cell bids were simply too expensive when compared with other technologies, mainly solar.

Since DEEP will direct utilities to purchase electricity from chosen projects, awarding contracts to fuel-cell developments could have translated to higher energy bills for businesses and consumers.

"One of the things you don't want to do is burden the people of Connecticut with higher long-term energy costs, because that's actually something we've worked very hard at combatting and made substantial progress on," Malloy said in an interview after his speech.

The governor said he is open to a discussion of how the state evaluates and compares such bids. In the recent procurements, 75 percent of the scoring was based solely on price, which put fuel-cell projects at a disadvantage. Other benefits, such as positive impacts to the state's economy, were less relevant in the selection process.

Malloy said he wants state government to work more closely with the industry — which claimed 3,400 direct, indirect and induced jobs in 2015 — to figure out ways the state can help boost both the major manufacturers and the hundreds of firms that supply them with parts.

"We've got to find ways to work together beyond the grants the state's made to some of you, beyond the investments we've made with some of you," Malloy told industry executives. "I think we have to put our heads together to figure out how we can drive more acquisition of fuel-cell and hydrogen technology."

Discussions about new ways to boost the industry could start in January, as DEEP begins to update the state's overall energy strategy.

Joel Rinebold, chair of NEESC, which is administered by the Connecticut Center for Advanced Technology, said he would support a different methodology for evaluating fuel cells.

"We do need to take into consideration price, but we also have to take into consideration the value these machines bring in for clean, reliable energy and also the job creation aspects of it here," Rinebold said.

Malloy highlighted the state's financial incentives for fuel-cell-powered "microgrids" launched after major storm-related power outages in 2011. An 800-kilowatt microgrid went live in Hartford's Parkville neighborhood this year, which will provide power to select buildings if the grid fails.

In addition, Malloy said there may be ways for the state to encourage pairing fuel cells with wind or solar technology.

Rinebold said he was "pleased the governor is thinking in those terms."

DEEP Commissioner Rob Klee, whose agency has overseen three clean-power RFPs since 2013, said he was struck by the competitive pricing in the recent rounds.

"The pricing, particularly for folks who made the cut, was really dramatic and continues to demonstrate there is plenty of cheaper and cleaner [power] out there," Klee said.

Klee declined to disclose how much more expensive fuel-cell power would have been, but said DEEP is determined to help find "the right fit" for fuel cells and a variety of other energy technologies, from anaerobic digesters to battery storage.

More than price

Fuel-cell company executives acknowledge that their technology remains more expensive than other clean-energy options, even though prices have been dropping.

That gap could be exacerbated in the coming year, since solar energy will have a federal tax credit and fuel cells may not. Congress has not renewed the investment tax credit for fuel cells, which expires next month.

Manufacturers argue that fuel cells — which use natural gas or biogas to produce electricity through an electrochemical process — have unique benefits that should be weighted more heavily by DEEP.

They say fuel cells are one of the cleanest and most efficient ways to produce constant power using fossil fuels. Solar and wind are cleaner energy sources, but produce energy intermittently because they rely on sunny or windy days.

"Fuel cells will not catch solar on a levelized cost of energy basis," predicted Adam Forni, a senior research analyst at market research firm Navigant, who covers the sector. "Where they do have an advantage is they can operate 24-seven."

Forni said fuel cells may have a sweet spot between 200 kilowatts and 2 megawatts. Massive projects, such as the Beacon Falls park, have steeper (and often cheaper) competition.

"The 63-megawatt park sounds nice, but at that size you're butting up against large natural gas turbines," Forni said.

Besides hoping state officials will score future procurements differently, fuel-cell manufacturers also called for the state to renew one of its marquee industry-incentive programs, known as LREC, or Low Emission Renewable Energy Credit.

Headed into its fifth and penultimate year, LREC has approved incentives for approximately 50 megawatts worth of fuel cells, according to reports submitted by Eversource and Avangrid to the Public Utilities Regulatory Authority.

While there is uncertainty ahead at both the state and federal levels, Doosan's Sathya said Connecticut still feels like a good home for fuel-cell makers. "Connecticut has probably been the best state for fuel cells over the past few years," he said. "Our hope is it will continue to be a very good state." ■

from page 1

Younger workers offer digital lessons

retains a vital role in the workplace, more companies are finding their younger staff have valuable lessons to share, too. And both parties — older mentees and younger mentors — are benefiting, learning something new about technology, communication and each other.

"I thought it was a good opportunity to network and connect with someone that I would not normally interact with on my day-to-day function and to meet someone new," said Sheila Ginés, 34, a regulatory affairs specialist at Henkel Corp., who mentored a lawyer on digital tools. "We tried to make it more personal and what you can use on a day-to-day basis and its applicability and its advantages — so it was nice to be able to show that to someone who wasn't as exposed to it."

That included teaching her mentee how to set up a video conference, something normally done by an assistant who was gone that day.

Henkel, a global company that makes adhesives, and laundry, home and beauty-care products and has its North American headquarters in Rocky Hill, earlier this year teamed 160 digitally talented mentors with 220 senior-manager mentees in 17 countries in one-to-one sessions (with some mentors helping more than one mentee) to expose managers to how their younger staff use digital tools. Afterward, 82 percent of mentors and 96 percent of mentees rated the reverse-mentoring experience good or very good and 80 percent of mentees wanted to continue the program on a regular basis.

UnitedHealthcare's commercial markets business launched reverse mentoring in the second quarter among 12 pairs of mentors and mentees and interest was significant, said Pete Church, vice president of human capital.

"This has taken off exponentially," Church said from his Hartford office. "The demand for time and attention to explain what it is and how we're operationalizing it has really caught me off guard, quite candidly. There's a tremendous level of interest in the approach, there's interest in the kind of structure we've applied to it and we're actively and aggressively looking at ways we can not only scale it for ourselves to manage within our business for 2017, but also provide a playbook … or franchise it to other parts of the organization."

Positive benefits

Reverse mentoring can build trust and loyalty in mentors while helping the mentees, said Lois Zachary, president of Leadership Development Services LLC and director of its Center for Mentoring Excellence in Phoenix, and author of multiple mentoring books, including "The Mentor's Guide."

"In exchange for helping someone else, they get face time with an executive, they build a relationship they might not otherwise have had," she said. "And it does build that kind of loyalty to the company because they feel heard and valued."

And for older mentees, reverse mentoring is not just about learning about technology, she said.

"Reverse mentoring comes when you want to learn about a culture that's different than your own," Zachary said.

Zachary sees more companies doing more mentoring in general as people acknowledge it as a leadership competency. Companies are creating mentoring cultures to sustain their mentoring programs and using it to advance strategic objectives, she said.

HBJ PHOTO | JOHN STEARNS

Sheila Ginés, a regulatory affairs specialist at Henkel Corp. in Rocky Hill, helped mentor a lawyer at the company, teaching digital tools, including video conferencing.

Pete Church, vice president of human capital, UnitedHealthcare

Lois Zachary, president, Leadership Development Services LLC

Mike Bott, vice president-finance and treasurer, Henkel Corp.

Connecticut roots

Jack Welch, former chairman and CEO of General Electric, is credited with championing reverse mentoring in 1999.

Hearing about GE's initiative, The Hartford tried it several years ago, with senior leaders realizing they needed to be more fluent on social media and digital technologies to reach new customers and also to better understand the workplace needs of its Millennial staff, according to a 2013 report by the Sloan Center on Aging & Work at Boston College, which in 2012 studied the impetus and early results of The Hartford's reverse mentoring.

The initiative resonated with employees of all ages, and mentors and mentees "reported having 'aha' moments and eye-opening ideas that led them to embark on new activities or conduct business in new ways," the report said.

The Hartford was unable to arrange an interview for this story.

Mike Bott, 43, vice president-finance and treasurer at Henkel, said his 20-something mentor's use of digital technology confirmed how encompassing the technology was in his mentor's daily life.

"It gave me some things to think about in terms of how widespread it is and not only how we can use it within our team here, but also what it might do to shape Henkel's business in the future," Bott said.

Internally, he was able to see how the company could leverage its digital tools to make projects and global interactions more efficient.

The process also opened his eyes to how customers might be doing business and how Henkel's teams internally will need to be able to support that.

Another Henkel mentor, regulatory affairs specialist Rebecca Coons, 27, mentored a couple different executives, giving them a snapshot of her digital reliance in daily life and, by extension, the lives of others her age. She tried to open their minds to online marketing opportunities for Henkel products on YouTube, Facebook or Instagram, for example.

"Instagram may seem like nothing, but Tide has Instagram, why can't we?" she said. "Hashtag Loctite, they used our glue to make something. That triggers somebody else. Where can we stick our brand?"

Facebook isn't just funny cat videos, Coons said, referencing serious articles on topics like climate change that her friends post.

"With all of it, I think it's how you utilize it and getting through the noise and actually focusing on how you want to use it for the company," she said.

The reverse mentoring initiative supports Henkel's corporate, digital culture, said company spokeswoman Delker Vardilos.

Digitalization is one of the focus areas of Henkel's new strategy being unveiled for the next four years, so reverse mentoring is expected to be a key piece of that overall plan, she said.

Digitalization is the way everything is going, "just in terms of getting the brands out there," Vardilos said.

Digital platforms will be increasingly important tools for engaging with consumers and capturing growth opportunities, she added.

John Preysner Jr., vice president and corporate attorney at Henkel, 61, saw the importance of LinkedIn to his mentor's engagement with the broader world and how his mentor avoided trivial online time-wasters.

"It was more really seeing how effective, serious and well done this tool is and how it can be very effective, serious and well done, not only for him in his branding but for us as a company because all of a sudden, we're getting eyeballs on our products through the use of LinkedIn," Preysner said.

Preysner saw how someone looking for information on noncompete agreements, for example, would have people join the discussion and what a powerful business tool that was.

Millennial workers reflect customers

At UnitedHealthcare, the company realizes that to better address the needs of its diverse and changing membership, it has to better understand the diversity of its younger employees, how they live, work and communicate, Church said. The objective is for one to help the other, starting inside the office and ultimately benefiting members outside.

"I think one of the things that has allowed this to be successful has been the support of the senior leadership about knowing we need to try new things, we need to innovate," Church said.

Benefits have included learning new communication tactics and deeper exposure to talent within the organization that typically doesn't surface during traditional annual review processes, he said.

UnitedHealthcare has tapped its emerging leaders to be mentors, allowing them to interact with one another in a way they typically wouldn't inside such a large organization, Church said.

"They form their own cohort group, they've begun to engage and interact with each other, they've had the experience of now walking in and shepherding meetings as if they are the C-suite leader, facing off against leaders that are three, four, sometimes five layers above them inside of an organization," he said. "It's a heck of a social experiment, but more importantly than that it's a tremendous learning opportunity for both sides. It's adding value both at the individual and team level." ■

NOMINATIONS NOW OPEN

HARTFORD BUSINESS JOURNAL

WOMEN IN BUSINESS 2017

TAKE A MOMENT TO NOMINATE A REMARKABLE WOMAN YOU KNOW!

We are looking for eight
REMARKABLE BUSINESS WOMEN
in Greater Hartford!

This Spring, the Hartford Business Journal will recognize the achievements of 8 remarkable women who are making their mark in Greater Hartford. These women are senior-level executives, CEOs and/or entrepreneurs who have mastered their business.

These are remarkable, noteworthy women who are admired in the business community.

The celebration will include an awards luncheon in May to honor the 8 Remarkable Women.

Winners will be announced in a special issue of the Hartford Business Journal on April 3, 2017.

VIEW PAST WINNERS AND FILL OUT NOMINATION FORM ONLINE AT WWW.HARTFORDBUSINESS.COM AND CLICK ON "OUR EVENTS"

Contact AMY ORSINI at 860-236-9998 ext. 134 or email aorsini@HartfordBusiness.com with questions

Nominations close: February 7, 2017

Issue Date: April 3, 2017

Event Date: May, 2017

Presented by:

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MOVERS & SHAKERS


Andrew T. Boivin


Dr. Christopher Herald Comey


Pamela H. Del Negro


Joan Beresford Bulanowski


William C. Kohlhepp


Bill Notartomaso


Michael Kelliher


Chanelle Leiss

CBIA elects new board members

The Connecticut Business & Industry Association has elected seven new members to its board of directors, who will serve four-year terms.

The new directors are: **Nancy J. Brault**, president and CEO, Ultimate Cos. Inc., Bristol; **Gregory B. Butler**, executive vice president and general counsel, Eversource Energy, Hartford; **Chris DiPentima**, president, Pegasus Manufacturing, Middletown; **Joseph A. Kask**, CEO, BlumShapiro, West Hartford; **Matthew D. McSpedon**, executive director, Connecticut, middle market banking, commercial banking, Chase J.P. Morgan Securities LLP, Shelton; **Michael G. Polo**, president and founder, ACMT Inc., Manchester; and **Corbin B. Walburger**, vice president, business development, Stanley Black & Decker, New Britain.

Goldberg Segalla law firm names Hartford addition

Goldberg Segalla announced that **Andrew T. Boivin** has joined the firm's Hartford office, where he will practice in its general liability practice group. He comes aboard as special counsel.

Boivin's practice focuses on liability claims, representing clients in dispute resolution through litigation, arbitration, mediation or at trial.

He was previously with Milano & Wanat LLC in Branford.

St. Francis announces chair of surgery department

Dr. Christopher Herald Comey has joined the medical staff of St. Francis Hospital and Medical Center as chair of the department of surgery and as a specialist in neurosurgery with St. Francis Medical Group.

Comey is board certified in neurosurgery. He joins St. Francis after serving as chief of surgery for Mercy Medical Center in Springfield and also serving as a founding partner and former medical director of the Spine Institute of New England/Surgery Center of New England in Springfield.

Robinson+Cole promotes associate to counsel in Hartford

Law firm Robinson+Cole has promoted associate **Pamela H. Del Negro** of its health law group to counsel, effective Jan. 1. Del Negro works primarily in the firm's Hartford office.

Del Negro advises institutional providers, including hospitals and ambulatory surgery centers, as well as physician practice groups, community providers and other healthcare entities on healthcare issues and general corporate matters.

Mortgage bankers group elects Simsbury Bank executive to board

Simsbury Bank announced that **Joan Beresford Bulanowski**, senior vice president, chief mortgage and consumer lending officer, was recently elected to the board of the Connecticut Mortgage Bankers Association (CMBA).

Beresford Bulanowski has more than 35 years in banking and the mortgage industry. She has been with Simsbury Bank since 2010 and previously was with Webster Bank for 17 years.

Quinnipiac dean new president of Physician Assistant Education Association board

William C. Kohlhepp, dean of the School of Health Sciences at Quinnipiac University, has been elected president of the Physician Assistant Education Association (PAEA) board of directors. His term begins Jan. 1.

Kohlhepp, also a tenured professor in Quinnipiac's physician assistant studies program, has been on the PAEA board of directors since 2010.

He also is a past president of the American Academy of PAs (AAPA).

Cashman + Katz adds to staff

Cashman + Katz, a Glastonbury-based integrated communications firm, has announced three recent additions to its team: **Bill Notartomaso**, vice president of digital and analytics; **Michael Kelliher**, copywriter; and **Chanelle Leiss**, director of business development.

Notartomaso is responsible for the digital marketing efforts for all of C+K's clients. Previously, he served as global digital marketing manager at dance specialty retailer Capezio and digital marketing manager at Madame Tussauds in New York City.

Kelliher joins the creative team at C+K with several years of experience in copywriting and design, most recently at Keiler & Co.

Leiss joins C+K with almost 10 years of sales experience within the marketing, advertising and communications field. Previously, Leiss worked as a multimedia sales executive for Fox 61/WTIC-TV at Tribune Media.

Trane hires controls account manager in Rocky Hill

Trane U.S. Inc. has hired **Richard Kenney** as a controls account manager in its Rocky Hill office. Kenney transferred from Trane in Honolulu.

Originally from Connecticut, he has held similar positions with other companies, including Lynxspring Inc., as business development manager for the Eastern region. Kenney has been involved in systems integration for many years.

The Miale Team at Keller Williams adds buyers' specialist

Matthew Sheary, a former U.S. Air Force senior airman and now real estate sales professional in West Hartford, has joined The Miale Team at Keller Williams as a buyers' specialist.

Sheary, whose father is a real estate appraiser and mother is a real estate agent, served in the Air Force the past four years.

NONPROFIT PROFILE

Chrysalis Center

255 Homestead Ave., Hartford | www.chrysaliscenterct.org

MISSION

To provide supportive services to assist people in need to transform their lives.

TOP EXECUTIVE	SERVICES
Sharon Castelli, CEO	Job training, employment services, housing and community health care.

FY 2015 SUMMARY	2014	2015
Total Employees	95	104
Total Assets	$12,436,060	$15,826,008
Total Liabilities	$1,348,637	$1,432,064
REVENUES		
Contributions & Grants	$7,499,078	$7,960,502
Program Service Revenue	$99,512	$123,199
Investment Income	$0	$0
Other	$2,453,934	($15,576)
TOTAL	**$10,052,524**	**$8,068,125**
EXPENSES		
Grants	$0	$0
Member Benefits	$0	$0
Salaries/Employee Benefits	$4,895,086	$5,188,236
Fundraising Fees	$0	$0
Other	$2,666,890	$2,840,243
TOTAL	**$7,561,976**	**$8,028,479**
MARGIN	**$2,490,548**	**$39,646**

TOP PAID EXECUTIVES (FY2015)	Base Salary	Total Compensation & Benefits
Sharon Castelli, CEO	$218,746	$261,175
Wendy Hodge, CFO	$128,563	$149,022
Justine Couvares, COO	$131,367	$143,897

SOURCE: GUIDESTAR IRS 990 TAX FORM

PHOTO | CONTRIBUTED

The Johnson Memorial Hospital Auxiliary received a check for **$7,970** from **Geissler's** Supermarket, from the store's Auxiliary's Seeds of Kindness campaign. Proceeds will benefit the Johnson Memorial Cancer Center and its Patient Assistance Fund, which provides monetary support to qualifying patients undergoing cancer treatment. Pictured (from left) are: Charlotte Kulas, Johnson Memorial Hospital auxiliary president; and Eric Nilsson, Geissler's store manager.

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The Aetna Foundation has made a **$50,000** donation to the **American Red Cross** in support of Hurricane Matthew relief efforts. Overall, Red Cross and community partners have served more than 1.4 million meals and snacks, distributed 284,000 relief items, supported more than 32,000 health and mental health services and provided 102,000 shelter overnight stays.

• • •

Ten small businesses in one Hartford neighborhood undergoing revitalization have been awarded nearly **$75,000** in federal micro-grants. Grant recipients were selected through an application process by the Department of Development Services.

The companies that received Neighborhood Revitalization Strategy Area awards in the Parkville neighborhood include **Shev's Quality Water**, **Gus Teles Hairstyling**, **ABC Telecom**, **Euro Mini Market**, **Tax Smart**, **Casa Tony**, **New Corner Deli**, **El Poeta de los Sandwiches**, **Latina Fashion**, and **Brazilian Touch**.

VIRTUS
INVESTMENT PARTNERS

Virtus Investment Partners

100 Pearl St., 9th Floor, Hartford, CT 06103 | www.virtus.com

Virtus is an investment manager that primarily provides its services to individual and institutional clients.

Top Executive: George R. Aylward Jr., president/CEO

FACT BOX

Industry: Asset Management

3Q 2016 Revenue: $82.3M

2Q 2016 Net Income: $15.6M

Quarterly Profit Change: $16.2M

Cash: $179.3M

Employees: 426

Competitors: Hartford Financial Services
Affiliated Managers Group
Fidelity Investments

TOP INSTITUTIONAL INVESTORS

Holder	Shares	% Stake
Bank of Montreal	1,752,912	22.71
Vulcan Value Partners LLC	953,626	12.36
Huber Capital Management LLC	698,128	9.05

STOCK WATCH (as of Nov. 23)

Ticker Symbol: VRTS **Stock Price:** $114.40 **Market Cap:** $673.65M

52 Week Range Price: $66.12–$141.97 **Outstanding Shares:** 7.72M

CORPORATE SUITE

Executive	Title	Salary	Bonus	Stock Awards	Non-equity Incentive	Total
George R. Aylward	President/CEO	$550,000	$0	$2,250,000	$3,600,000	$6,413,704
Barry M. Mandinach	EVP/Head of Distribution	$400,000	$0	$799,951	$1,555,000	$2,780,540
Michael A. Angerthal	EVP/CFO	$350,000	$0	$400,000	$1,646,000	$2,409,704

EDITORIAL

CT's clean-energy policies must focus on affordability

Connecticut's nascent fuel-cell sector experienced a setback recently after two major state clean-energy procurements failed to select any of the industry's proposed projects.

As reported by HBJ News Editor Matt Pilon, the Department of Energy and Environmental Protection (DEEP) last month notified winning bidders in two state-run energy programs, which are expected to lead to the purchase of nearly 800 megawatts of clean-power generation by utilities in Connecticut, Massachusetts and Rhode Island, helping each state reach toward their respective renewable-energy goals.

Solar developers were the main winners in the selection process, while about a dozen proposed fuel-cell projects were left on the sidelines, mainly because their bids were more expensive than others, and could have led to higher energy prices in the state.

The procurements represented a unique opportunity for Connecticut fuel-cell manufacturers to capture significant revenue from multi-megawatt plants, which would arguably have a greater economic impact in the state than some other projects.

Despite that, we agree with DEEP's decision to base its selections mainly on energy prices.

Connecticut's efforts to lower its greenhouse gas emissions, which have intensified under the Malloy administration, are important to the future of the planet, but the state's clean-energy policies must not overburden individual and business ratepayers — the end users who must ultimately bear the added costs associated with investing in alternative energy.

Our state's energy costs are already a drag on the business climate. In fact, according to a study done by financial website Wallethub earlier this year, Connecticut's energy costs are the highest in the nation, totaling more than $400 a month for the average consumer.

And energy prices continue to be a major concern, particularly for manufacturers.

For example, in a live poll conducted by the Connecticut Business and Industry Association during its annual energy conference in October, 49 percent of audience members said Connecticut's top priority for energy policy should be to lower energy bills.

We aren't blaming policymakers for the entire problem — Connecticut's lack of fossil fuels and inadequate gas supply are major drawbacks.

But at a time when Connecticut remains mired in a fiscal crisis to which there appears to be no end in sight, and with economy continuing to shed jobs, policymakers must focus on ways to improve the affordability of living and operating a business here.

It should be noted that the state has otherwise been quite friendly to its fuel-cell industry, offering favorable incentives and policies that have helped the sector grow into a notable manufacturing niche, which claimed 2015 revenues of $726 million and 3,400 direct, indirect and induced jobs.

We should continue to support fuel-cell makers by providing a highly educated workforce and stable business environment, but awarding them major projects at the expense of ratepayers isn't good policy.

Gov. Dannel P. Malloy rightfully agreed with that sentiment, commenting this month, "One of the things you don't want to do is burden the people of Connecticut with higher long-term energy costs, because that's actually something we've worked very hard at combatting and made substantial progress on."

Though fuel-cell makers struck out on their major, multi-megawatt proposals, there may be some consolation. Malloy indicated he is open to discussing policy shifts that could bolster their sales.

But the market should largely decide which technologies succeed or fail, and we hope DEEP continues to place a high value on procuring the cheapest possible clean energy.

The health of our state's business climate and economy depend on it. ■

HARTFORDBUSINESS.COM POLL

Do you plan to spend more or less on holiday shopping this year, compared to 2015?

- More
- Less
- Same

To vote, go online to HartfordBusiness.com.

Last week's poll results:
Will a Trump presidency help or hurt CT's ability to attract federal funding?

42.6% Help

44.4% Hurt

13.0% No change

OTHER VOICES

Despite struggles, opportunities exist in CT's construction industry

By Luke S. Ebersold

Connecticut's construction industry has recovered somewhat in recent years from the Great Recession of 2008-09, though the pace of that recovery remains slower than the national average.

Luke S. Ebersold

As a result, according to a recent report from a leading national construction trade association, Connecticut has the eighth-highest rate of construction unemployment of the 50 states, with its rate of 6.9 percent far exceeding the national average of 5.2 percent.

Why hasn't Connecticut's construction industry recovered as well as so many other states in the nation? Much of it gets attributed to what has become a very familiar refrain for our state — the high cost of doing business in Connecticut. Taxes, fees, energy costs and state regulations all play a part in this, and the bottom line simply is it costs more to build in Connecticut than it does elsewhere.

But this does not have to just be bad news for the construction industry. Despite the sluggish recovery and relatively higher cost of operating here, opportunities do exist, particularly when we consider we live in the state with the highest median income and one of the best skilled workforces in the nation.

Where do these opportunities exist? They start at the local level, with cities and towns investing in economic development and working to bring more businesses into the community. State funds and grants exist for development projects, which create new, well-paying jobs, and those municipalities willing to make those investments can provide a boost to the state's construction industry.

Next is taking advantage of the state's renewed focus on transportation improvements, which not only lead to more direct construction jobs in the short term, but can also spur new development along improved routes and lead to more jobs in the long term. In addition to the completed CTfastrak bus route, there are a number of major highway projects either underway or in the planning stages right now, and all of them will require well-trained construction workers to complete them. As the state continues to invest in improving its roads and highways, more work will be there for the industry.

Given the level of competition that exists in the construction industry, companies should look inward to ensure they are giving themselves the best chance at success. This means making the right technological and equipment upgrades — a recent study our firm did with the Connecticut Business and Industry Association (CBIA) showed that this is the area where most businesses are currently making the most investments.

Operating a modern, state-of-the-art construction business means operating with more efficiency and innovation than ever before, and those companies that make these investments will have the best opportunities to succeed.

Finally, there is education, another key investment construction companies can and should make with their time and their resources. The state has made an increased effort in recent years to attract more students to technical high schools and trade schools, and this is where much of the future construction workforce can be found.

> ▶ **The race to get the best workers is always a competitive one, and engaging at the educational level could provide construction businesses with a competitive advantage.**

But businesses can further enhance these efforts by partnering with educational institutions to create job-training programs, apprenticeships and internships to provide real-world experience to those preparing for their careers. The race to get the best workers is always a competitive one, and engaging at the educational level could provide construction businesses with a competitive advantage.

While the construction industry in Connecticut continues to have its challenges, businesses should keep their eyes open to the opportunities for growth and modernization as they arise. When individual companies show improvements, the industry as a whole can soon follow. That is reason for everyone to remain hopeful. ■

Luke S. Ebersold, CPA, is a partner with Blum-Shapiro, the largest regional business advisory firm based in New England, with offices in Connecticut, Massachusetts and Rhode Island.

TALKING **POINTS**

2016 election trends for your business

By Stephen Jewett

Elections are a testing ground for new communication technologies and emerging trends. The Trump and Clinton campaigns both solidified trends that will effect organizations of all sizes with external communications goals.

Here are a few of them:

1. The news cycle is faster than ever and traditional rules on getting information into the news cycle have been broken.


Stephen Jewett

This campaign cemented the fact the news cycle is nonstop. We have progressed from the branded "24-hour" news cycle model to a news cycle that is almost hourly. Digital content and social-media platforms have exploded the amount of simple content creation that can then be distributed at instant speed. Technologies such as Facebook's live streaming have birthed a new pool of "reporter hobbyists" powered by their phones and able to report in real time anywhere in the world with no editorial control.

This election cycle, the best campaigns adapted to those changes by allowing more freedom to their candidates, surrogates and operatives to push messages through social media on an ad-hoc basis. Well-orchestrated campaigns have come to accept this loss of editorial control, mostly because they cannot afford to be left behind in a rapid news cycle.

Advanced campaigns further progressed to launching and testing messages on social media often before going to traditional media routes. Campaigns also moved to respond to their opposition in real time on social media.

TV newscasts no longer need to pan over to the opposing campaign headquarters to get a response, they just look down at their Twitter feed. Traditional media sources are happy to play this game, because it gives them more content they don't need to produce to fill their own digital platforms.

With an endless content stream, today's news cycle can be very good or cruel, depending on how much attention you want. Timing of the release of information can shorten or extend the lifespan of a story.

No one expected FBI Director James Comey's announcement and I'm sure it disrupted the best detailed communications plans for both presidential campaigns on the day it happened.

Consider how swiftly some of the big campaign moments moved through the news cycle: Melania forged convention speech, one day; Hillary fainting, three days; Trump's tape about women, one-and-a-half weeks. The one story that had legs was Hillary's "email server" and that may have proven to be the final break down in her campaign.

2. Diversification is vital for broad-scale media campaigns.

▶ **We have progressed from the branded '24-hour' news cycle model to a news cycle that is almost hourly.**

TV ads are still the king for impacting large segments of the population, but if you are going to reach everyone, you cannot limit your investment there. The whole population is changing how, when, and what information it is consuming.

In 2016, Pew Research reported 38 percent of adults "often" get news online, twice as much as print newspapers. Seventy-two percent of adults reported using a mobile device to get news. This Election Day became the biggest live viewing internet event in history. YouTube had 47 million live views, while over 27 million people live streamed CNN Digital.

Savvy campaigns have readjusted their media spending so at least 20 percent of their media buy is accessible for mobile viewing.

Clinton did not ignore social and digital, but it was the Trump campaign's main focus. Trump only ran about one-third of the TV ads that Romney ran in 2012 and was outspent 3 to 1. TV ad spending, along with polling, are generally the two biggest indicators of who will win, but not this election.

When the unexpected candidate wins, we question how it happened and how to evolve to keep up. I can remember sending press releases by fax machine. This election provides lessons on how to avoid becoming the fax machine. ■

Stephen Jewett is managing partner of Hartford-based McDowell Jewett Communications. He works on political campaigns nationally including in the battleground states of North Carolina and Pennsylvania in 2016.

BIZ **BOOKS**

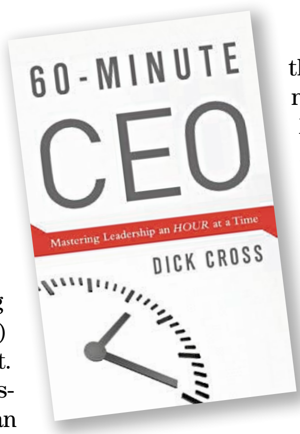
Manager, executive tips for mastering leadership


Jim Pawlak

▶ **How you manage yourself determines the levels of trust and respect of subordinates. Truth, transparency and fairness create shared aspirations and the commitment to follow.**

"60-Minute CEO: Mastering Leadership an Hour at a Time" by Dick Cross (bibliomotion, $24.95).

While Cross focuses on the role of a CEO, his message applies to all levels of management. How so? Whether you run a department or a division, your staff looks at you as their CEO. As such, it's your responsibility to act as a leadership extension of the firm's CEO.



Cross believes leadership drivers should be "how to improve the business and conscious attention to personal character." Doesn't every manager, especially those in senior positions, think about improving the business? Maybe. In a work world of "get this done today," managers are so busy doing that they don't make (have?) time to think about what's next. Change can be viewed as a distraction from doing, rather than an opportunity for continuous improvement. Also, some managers think more about the next rung on the ladder than organizational goals.

Relative to character, how you manage yourself determines the levels of trust and respect of subordinates. "Your expressions, words, emotions and activities are constantly evaluated by your people." Truth, transparency and fairness create shared aspirations and the commitment to follow. When people believe, their productivity and optimism moves the firm forward.

Cross poses two questions that shine the spotlight on management's need to think: 1. "What is my business today, and does it make as much sense as it used to?" 2. Where is my business today, and where does it need to be?" Read "business" as the job you have. The answers can be found by evaluating the efficiency and effectiveness of processes and operations involving staff and others with whom they interact.

Also, assess staff stress level. High stress leads to low morale and high turnover — both of which decimate productivity.

• • •

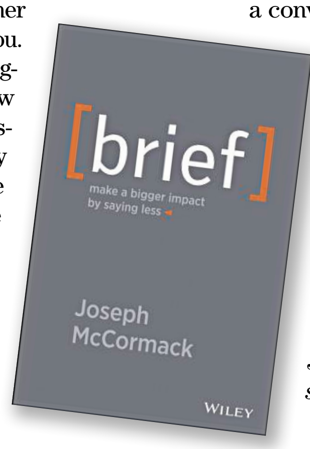
"Brief — Make a Bigger Impact by Saying Less" by Joseph McCormack (John Wiley & Sons, $24).

Information inundation = inattention = missed communication. McCormack identifies seven "Cs" that create miscommunication:

1. Cowardice — You don't want to take a stand. Maybe you're afraid someone will challenge you. Maybe you're afraid you'll make waves. The communications coward uses rambling conversation, jargon and buzzwords to avoid making a point.

2. Confidence — You're the subject matter expert and you want to make sure everyone within earshot knows it. You view your job as that of the lecturer (i.e. talking to) not the communicator (i.e. talking with).

3. Callousness — You don't respect the time of others. You interrupt people with "I have a quick question" knowing that there's no quick answer. The fact that you're taking a colleague away from his/her tasks never seems to bother you.



4. Comfort — "You're long-winded with those you know well." This speaks to callousness as well. Just because they know you, that doesn't entitle you to keep talking because you enjoy what you're saying.

5. Confusion — When you brainstorm out loud, the order of your ideas will lack flow. When your mind moves faster than your mouth, even great ideas will come across as unconnected dots to coworkers. They'll listen inattentively — and make judgments about your ability to connect the dots.

6. Complication — "You firmly believe that there are some things too complex to be simplified." When someone asks you the time, you're compelled to tell them how to build a watch.

7. Carelessness — You have so much to say that you talk before you think things through. Your mouth moves faster than your mind and people will think you're disorganized.

McCormack's advice: Before starting a conversation, mentally outline it, especially the expected actions and outcomes. Think through what needs to be said to engage your audience. "Controlled conversation isn't about controlling the conversation as much as it is about controlling yourself in the conversation." ■

Jim Pawlak is a nationally syndicated book reviewer.

OF NOTE

HUGHES HEALTH & REHABILITATION HONORED BY AMERICAN HEALTH CARE ASSOCIATION

Hughes Health & Rehabilitation received the 2016 Gold Excellence in Quality Award from the American Health Care Association and National Center for Assisted Living for Hughes' superior performance in the long-term and post-acute care profession. Pictured (from left) are: Mark Finkelstein, Hughes Health & Rehabilitation VP; and Director of Nursing Lina Dureza.

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TOP CT RETAILERS RECOGNIZED

The Connecticut Retail Merchants Association is honoring two of Connecticut's leading retail businesses for their responsiveness to customers, superior business practices and outstanding community involvement. Milford Photo will is receiving the Independent Retailer of the Year award. Meriden department store, Boscov's, is receiving the National Retailer of the Year award.

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MINTZ + HOKE HONORED WITH 21 CT AD CLUB AWARDS

Connecticut ad agency Mintz + Hoke received 21 awards during the Advertising Club of Connecticut's 62nd Annual Awards Show. Mintz + Hoke was honored with seven gold, seven silver, five bronze, and three merit awards for several successful ad campaigns in 2016.

U.S. SMALL BUSINESS ADMINISTRATION HONORS TOP FIRM

▶ Community Investment Corp., a small business lender based in Hamden, has been recognized by the U.S. Small Business Administration as the top lender in Connecticut for its SBA 504 Loan program. The 504 program provides financing for owner-occupied real estate, including renovation or ground-up construction, and for machinery and equipment. Pictured (from left) are: George Perez, state banking commissioner; Ann Hunt, CT district director, SBA; David Raccio, VP, Community Investment Corp.; Darcy Carter, acting regional administrator, SBA; and Gary Toole, VP, Community Investment Corp.

CONNECTICUT CENTER FOR ADVANCED TECHNOLOGY BACKS GIRLS & MANUFACTURING SUMMIT

▶ More than 185 middle and high school girls came together to participate in the third annual Connecticut. Dream It. Do It. Making It Real: Girls & Manufacturing Summit. The event taught the girls what goes into manufacturing through hands-on workshops and a roundtable discussion with leading women in the industry. The Connecticut Center for Advanced Technology Inc. licenses and directs Connecticut. Dream It. Do It.

The way you get

YOUR NEWS

is changing...

who you get it from never will.

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